

**Reg. B Refund Notice, No In Force Coverage****REFUND NOTICE**

**IMPORTANT NOTICE FROM CITIFINANCIAL CREDIT COMPANY
THIS IS NOT AN ADVERTISEMENT**

Para obtener información en español, llame sin cargo al 1-888-251-9570

PLEASE READ CAREFULLY

Primary Borrower's Name: C KINSEY
Co-Borrower's Name: JANIE KINSEY
CitiFinancial Loan Number: 0126995

CitiFinancial is offering you a full refund of the difference in the cost of the joint borrower credit insurance you purchased with the loan identified above and the amount you would have paid for the same credit insurance for a single borrower only, plus interest on this amount covering the time the joint insurance was financed if it was a financed single premium. CitiFinancial estimates that you would be eligible to receive \$67.63 if you decide to accept this refund. Your obligation to continue to make payments on this loan, or any other loan you may have, is not affected by your eligibility to receive, or acceptance of, this refund.

This refund is being offered to you in response to the Federal Reserve Bank of New York's 2001 examination of CitiFinancial, which resulted in an agreed Order to Cease and Desist and Order of Assessment of a Civil Money Penalty Issued Upon Consent dated May 27, 2004 ("Order") by and among the Board of Governors of the Federal Reserve System, Citigroup Inc., and CitiFinancial Credit Company. In the examination, the Federal Reserve identified certain training and sales practices of CitiFinancial employees that it believed did not comply with Regulation B under the Equal Credit Opportunity Act ("ECOA").

In order to receive this refund, you must agree to waive your rights to take legal action against CitiFinancial for any claim you may have related to CitiFinancial's taking your application for the joint loan referenced above and selling you joint credit life, disability and/or involuntary unemployment insurance with such loan that would constitute a violation of Reg. B under the ECOA.

To receive the refund, you (the Primary Borrower) must sign this Refund Notice below. In addition, you must return this Refund Notice to the Restitution Plan Administrator at the following address:

Restitution Plan Administrator
P.O. Box 600727
Jacksonville, FL 32260-0727

A courtesy postage prepaid reply envelope has been included for your convenience. The signed Refund Notice must be postmarked no later than October 15, 2005. Any other correspondence or address update requests should also be sent to the address shown above.

The refund will be applied to reduce the outstanding balance on your account if your account is more than 30 days delinquent, including accounts closed with amounts still owed, or if you have filed for bankruptcy protection. Otherwise, the refund will be paid to you by check. You agree that the check will be made payable

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to the Primary Borrower only and mailed to the address to which this Refund Notice was sent. Refunds will be paid or credited no later than January 31, 2006. Your final refund amount will include any joint premium or interest on joint premium paid between October 15, 2005 and the date of the refund.

For additional information or questions about this Refund Notice or the Restitution Plan, please visit the following website: www.fedrestprogram.com or call the Restitution Plan Administrator toll-free at 1-888-251-9570 or email to questions@fedrestprogram.com. For additional information or questions about the Order, please visit the Federal Reserve's website www.federalreserve.gov/boarddocs/press/enforcement/2004/20040527/.

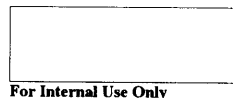
By signing below, you affirm that you want to receive a refund payment for the difference in cost between the joint borrower credit life, disability, and/or involuntary unemployment insurance coverage you purchased with the above-referenced loan and the cost that would have been charged to you for the same coverage for a single borrower. You affirm that in consideration for the refund payment, you have chosen to release and discharge CitiFinancial and related entities from all claims related to CitiFinancial's taking your application for the joint loan referenced above and selling you joint credit life, disability and/or involuntary unemployment insurance with such loan that would constitute a violation of Reg. B under ECOA (12 CFR § 202.7(d)(1)).

IMPORTANT: Your failure to sign below will cause your refund to be denied.

(Signed – Primary Borrower)

(Printed Name – Primary Borrower)

Deceased: If the Primary Borrower is deceased, in order to receive a refund, this Refund Notice must be signed above by the heir(s) of the Primary Borrower (use additional sheets if necessary) and a copy of the death certificate must be submitted with this Refund Notice. CitiFinancial may request additional documentation in order to process your refund. The signers hereby represent, declare and warrant that they are the only living legal heirs of the Primary Borrower with the sole right and executive authority to execute the Refund Notice and to receive the sums specified in the Refund Notice.



For Internal Use Only



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RR 2 BOX 284
C KINSEY
20001775
00000258



Federal Reserve CitiFinancial Restitution Program
c/o Wachovia Information Consulting Group
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